

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (previously amended) A transaction system comprising:
 - a. a transaction device having a storage device wherein the transaction device is configured for interfacing with a user;
 - b. embedded content residing within the storage device of the transaction device, wherein the embedded content includes data information configured for utilization by the user and header information for indicating a first charge amount attributable to a first source and a second charge amount attributable to a second source for use of the data information, and wherein the data information is available to the user and wherein the first charge amount is automatically transmitted to the first source from the transaction device and the second charge amount is automatically transmitted to the second source from the transaction device wherein the first charge amount combined with the second charge amount is a total amount for utilizing the data information.
2. (original) The system according to Claim 1 further comprising a backend module configured for tracking a location of the embedded content.
3. (previously amended) The system according to Claim 1 wherein the data information contains audio data
4. (previously amended) The system according to Claim 1 wherein the data information contains visual data.

5. (previously amended) The system according to Claim 1 wherein the header information contains a financial balance of the user.
6. (cancelled)
7. (previously amended) The system according to Claim 1 wherein the header information contains credit data of the user.
8. (original) The system according to Claim 1 wherein the embedded content contains a location history of the embedded content.
9. (original) The system according to Claim 1 wherein the embedded content contains a current location of the embedded content.
10. (original) The system according to Claim 1 wherein the embedded content contains encryption information.
11. (previously amended) The system according to Claim 1 wherein the header information contains ownership information related to the embedded content.
12. (previously amended) The system according to Claim 1 wherein the data information contains textual data.
13. (previously amended) The system according to Claim 1 wherein the data information contains graphical data.

14. (previously amended) A method comprising:

- a. receiving embedded content within a transaction device wherein the embedded content includes data information representing content for use by the transaction device and header information representing a charge amount for use of the data information;
- b. locally storing the charge amount within the transaction device;
- c. providing a local charge account within the transaction device for the charge amount;
- d. utilizing the data information in response to the local charge account;
- e. verifying a validity of the local charge account with a remote device after utilizing the data information;
- f. calculating a first portion and a second portion of the charge amount wherein the first portion is associated with the data information that corresponds to a first source and the second portion is associated with the data information that corresponds to a second source; and
- g. automatically transmitting the first portion of the charge amount to the first source and the second portion of the charge amount to the second source.

15. (original) The method according to Claim 14 further comprising encrypting the embedded content upon receiving the embedded content within the transaction device.

16. (original) The method according to Claim 14 wherein utilizing the embedded content further comprising decrypting the embedded content.

17. (original) The method according to Claim 14 further comprising encrypting the embedded content in response to not verifying the authorization.
18. (original) The method according to Claim 14 further comprising transmitting a payment from the transaction device to a vendor based on the embedded content.
19. (original) The method according to Claim 14 further comprising securely transmitting a payment from the transaction device to a vendor based on the embedded content through a transaction privacy clearing house.
20. (original) The method according to Claim 14 further comprising transmitting the embedded content from the transaction device to a remote device.
21. (original) The method according to Claim 20 further comprising:
 - a. locally verifying a permission to use the embedded content within the remote device; and
 - b. utilizing the embedded content in response to the permission.
22. (original) The method according to Claim 14 further comprising authenticating usage of the transaction device via a pin code.
23. (original) The method according to Claim 14 further comprising authenticating usage of the transaction device via a biometric parameter.
24. (original) The method according to Claim 23 wherein the biometric parameter is a fingerprint.

25. (original) The method according to Claim 23 wherein the biometric parameter is an iris scan.

26. (original) The method according to Claim 14 further comprising automatically calculating individual payments to multiple vendors based on the embedded content.

27. (original) The method according to Claim 14 further comprising providing the authorization in response to a local verification of sufficient funds within the transaction device.

28. (original) The method according to Claim 14 further comprising providing the authorization in response to a confirmed payment by the transaction device.

29. (previously amended) A method comprising:

a. receiving embedded content within a transaction device wherein the embedded content includes data information representing content for use by the transaction device and header information representing a charge amount for use of the data information wherein the charge amount includes a first charge associated with a first author of the data information and a second charge associated with a second author of the data information;

b. utilizing the data information through the transaction device in response to receiving the embedded content;

c. recording the charge amount within the transaction device in response to utilizing the data information;

- d. requesting a payment corresponding to the charge amount from a remote device subsequent to using the data information on the transaction device;
- e. discontinuing use of the data information in response to a denial of the payment; and
- f. automatically transmitting the first charge to the first author and the second charge to the second author.

30. (original) The method according to Claim 29 further comprising encrypting the embedded content upon receiving the embedded content within the transaction device.

31. (original) The method according to Claim 29 wherein utilizing the embedded content further comprising decrypting the embedded content.

32. (original) The method according to Claim 29 further comprising encrypting the embedded content prior to the step of providing the payment.

33. (original) The method according to Claim 29 wherein providing the payment from the transaction device to a vendor is based on the embedded content.

34. (original) The method according to Claim 29 wherein providing the payment from the transaction device to a vendor is based on the embedded content and is routed through a transaction privacy clearing house.

35. (original) The method according to Claim 29 further comprising transmitting the embedded content from the transaction device to a remote device.

36. (original) The method according to Claim 29 further comprising authenticating usage of the transaction device via a pin code.

37. (original) The method according to Claim 29 further comprising authenticating usage of the transaction device via a biometric parameter.

38. (original) The method according to Claim 37 wherein the biometric parameter is a fingerprint.

39. (original) The method according to Claim 37 wherein the biometric parameter is an iris scan.

40. (original) The method according to Claim 29 further comprising automatically calculating individual payments to multiple vendors based on the embedded content.

41. (previously amended) A method comprising:

a. transmitting embedded content from a first transaction device to a second transaction device wherein the embedded content includes data information representing content for use by the transaction device and header information representing a charge amount for use of the data information;

b. utilizing the data information on the second transaction device;
c. storing the charge amount in the second transaction device in response to utilizing the data information on the second transaction device;

d. automatically requesting a payment of the charge amount from the second transaction device to a transaction clearing house subsequent to utilizing the data information within the second transaction device;

e. calculating a first portion and a second portion of the charge amount wherein the first portion is associated with the data information that corresponds to a first source and the second portion is associated with the data information that corresponds to a second source; and

f. automatically transmitting the first portion of the charge amount to the first source and the second portion of the charge amount to the second source.

42. (cancelled)

43. (previously amended) The method according to Claim 41 wherein the secure financial transaction is routed through a transaction privacy clearing house.

44. (previously amended) The method according to Claim 41 further comprising utilizing the data information by the second transaction device.

45. (cancelled)

46. (cancelled)

47. (previously amended) A computer-readable medium having computer executable instructions for performing a method comprising:

a. receiving embedded content within a transaction device wherein the embedded content includes data information representing content for use by

the transaction device and header information representing a charge amount for use of the data information;

 b. utilizing data information through the transaction device in response to receiving the embedded content;

 c. recording the charge amount within the transaction device in response to utilizing the data information;

 d. requesting a payment corresponding to the charge amount from a remote device subsequent to using the data information on the transaction device; and

 e. discontinuing use of the data information in response to a denial of the payment;

 f. calculating a first portion and a second portion of the charge amount wherein the first portion is associated with the data information that corresponds to a first source and the second portion is associated with the data information that corresponds to a second source; and

 g. automatically transmitting the first portion of the charge amount to the first source and the second portion of the charge amount to the second source.